e solution of this problem, and recominductions with and without merit have
en freely discussed. In the meantime
e families of New York have been led
expect that the State and city governints, one or both, had the power, the
tention and the ability not only iminductive to construct new housing, rereliess of the elements of time and
oney involved, but to place them in
hands of the people at prices and
terms which precluded the basic centerations of present cost of production.
Laws have been enacted which in efet, temporarily at least, place in the
nds of the courts the management and

now exempt from the operation of these laws, no assurance has or can be given that future Legislatures will not include all construction, new and old, under their provisions, and land owners, builders and lenders cannot in fairness be expected to place capital in a business where even a possibility exists that the value of their property can be disturbed, if not destroyed, by the arbitrary action of trial Judges, whose tenure of office largely depends on the votes of those whose personal interests are directly involved in their judicial decisions.

# Deal Blow at Home Owning.

We cannot materially change human threat of future confiscation, judicial o otherwise, stands uncovered before

able to build or buy apartments and homes have elected temporarily to take advantage of their present rental autocracy by continuing to occupy apartments which are desperately needed by those who are unable to buy and are forced permanently to occupy rented

protects. Forced by circumstances over which hey have no centrol, these victims of aws which punish rather than help are denied better and more sanitary abitation largely because the mesent tent laws have been taken advantage of by prospective buyers and purchases have been postponed to a more convenient season.

the part of the people of New York have been seriously retarded by these laws and so long as they remain in force this condition will doubtless con-

Builders and owners of vacant land, or matter how willing or anxious to uild, are, with few exceptions, stopped n account of inability to secure mortage loans. In the past, individuals and states, rather than savings banks, inurance and loan companies, have furtished the bulk of mortrage money for nished the bulk of mortrage money for home and apartment home construction. They have done this because, heretofore, real estate mortrages returned as high interest yield as other safe securities and were preferred because of their stable value. Under nesent conditions, however, they cannot compete with high chass, income tax exempt securities, and for this reason alone new individual and estate investments are not being made in real estate and building loans, and those already in existence are being and those already in existence are being

and those already in existence are being called when matured.

Our title and loan companies, which in the past, have financed the larger part of building operations, have practically ceased to function, due to their ticely ceased to function, due to their inability to sell real estate mortgages, and the savings banks and insurance companies, with few exceptions, have no free money to lend. The great investing public, which is, after all, the final absorbing power of real entate loans, has placed them for a very good reason on the block list; and there they are likely to remain until they are by law placed on a parity with other sound investments.

material and labor has not been the de-termining cause of the present lack of building activity. Building costs are high, compared to the pre-war period, but until 'he labor costs are materially cut by drastic reduction in wases and Increased efficiency practically no change in present prices can be hoped for, notwithstanding newspaper accounts of building material reductions. The labor cost, direct and indirect, in buildlabor cost, direct and indirect, in building construction represents about 75 per cent, of the total, and with four years of actual shortage of housing plus the yearly normal requirements, which alone are not nearly being supplied, one would indeed be rash to predict any material reduction in the seiling or rental price of houses for the next five or ten years.

The sale values of many things are being reduced, and perhaps many more will soon be included; after all, however, these reductions are made possible only

being reduced, and pernaps many more will soon be included; after all, however, these reductions are made possible only by reason of an over-sold market. With housing, the situation is directly reversed. The demand is out of proportion to the supply, and even with activibuilding we cannot hope for many years to more than meet each year; new legitimate requirements without taking into account the accumulated demand made necessary by practically four years of building suspension.

The fundamental cause, therefore, of present building incretivity is not the light cost of material and labor, for these are not likely soon to be substantially lowered, and even if they are unimproved real estate, the only thing if New York which for thirteen years hadeclined rather than increased in value will probably absorb the major part of any reduction made in these times.

# Taxes Should Be Removed.

Taxes Should Be Removed.

The real obstacle facing the landowner and builder is inability to obtain mortgage money in sufficient quantitier and this obstacle cannot be overcomunitional expensions of the sufficient quantitier and this obstacle cannot be overcomunitional expensions of the sufficient possible of the suf

By E. L. BROWN,

Rickert-Brown Realty Company.

With the conglomeration of suggestions and enacted laws proposing to relieve the housing shortage in New York we are now where we started, with no tangible solution in sight. Political expediency rather than constructive action on the part of our lawmakers seems to have been the dominant influence. In the main the advice and counsel of trained minds were ignored, and seemingly primary and fundamental facts were either wilfully or ignorantly overlooked.

To months committees of varied authority have given time and thought to the solutions with and without merit have been freely discussed. In the meantime the families of New York have been led to expect that the State and city governments, one or both, had the power, the intention and the ability not only immediately to construct new housing, remardled the state and thought to the solution of this problem, and recommendations with and without merit have been freely discussed. In the meantime the families of New York have been led to expect that the State and city governments, one or both, had the power, the intention and the ability not only immediately to construct new housing, remardled the state and recomments, one or both, had the power, the intention and the ability not only immediately to construct new housing, remardled the state and city government, and nothing but immediate explained the state and city government, and nothing but immediate explained the state and city government, and nothing but immediate explained the state and city government, and nothing but immediate explained the state and city government, and nothing but immediate explained the state and city government, and nothing but immediate explained the state and city government, and nothing but immediate explained the state and city government, and nothing but immediate explained the state and city government and the ability not only immediate proposed the construct new housing.

The Blower Hall Hall was a likely and improperly housed people,

## PLAN LONG BEACH BOOM.

### New Chamber of Commerce Will Enhance Noted Resort.

Long Beach, that rapidly growing competitor of Atlantic City, has organ-ized a Chamber of Comerce to carry on campaigns for its welfare. For isman is the first president, and among ands of the courts the management and antrol of privately owned property, subsciting the owner's investment raturn to nat amount which the tenant and the rial Judge, from their viewpoint, deem afficient. The result of this action neans, of course, that for a time tenant and occupy their present apartments, over the heipless protest of the owner, regardless of his interest and his right to safeguard and protect investments.

If these laws are sustained by the higher courts it is manifestly clear that find an apartment house construction higher courts it is manifestly clear that find an apartment house construction will practically cease, for, notwithstanding the fact that new construction is the first president, and among the members are Ex-Senator William from the operation of these laws are sustained by the higher courts it is manifestly clear that find and apartment house construction will practically cease, for, notwithstanding the fact that new construction is the first president, and among the members are Ex-Senator William and the members are Ex-Senator William from the section of these targets of the section of these targets

subsidiary concern.

Feist & Feist rented for the estate of Theodore Gerth, the four story factory, 25x195, at 81 Market street, exterding throu h to Campbell street, to the Askin & Marine Company, operators of chain clothing atores. Carl Lehman, attorney, represented the owners and Ernest Levy represented the lessees.

## APARTMENTS WANTED.

BONUS Three adults (Christian): 5 team heat, bleetricity; in a quiet heigh-thood below 125th st., West Side; \$50-\$55-thest references. Write Room 610, 25-orch st.

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BEAUTIFUL, clean, light room; steam, run ning water. Phone Vanderbit Sec. LEXINGTON AV., 632 (54th) - Large rooms newly decorated; running water; \$10; gen

LEXINGTON AV., 1070-Second floor in pri-vate house; bath, kitchenette.

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large rooms and bath, in the East Sus, reterence required. Lenox 9233.

30th (corner Lexington av., 163).—Exclusgroom with use of bath, \$12 weekly and up;
room with use of bath, \$12 weekly up; room
with print and the Register of the second of the sec

ARDEN ST., 21.—Large, light, outside room electric light, phone, bath, heat, use of dining room and kitchen; reasonable; near Dyckman subway station. Apt. 3. TTRACTIVE, large, front badroom, stean heat, fireplace, private bath, in historiome, gentlemen preferred, conveniences. Te

A DESIRABLE SINGLE AND DOUBLE room; private family; conveniences; business party, 189 Clarement av. Morn. 4478. Apt. 32 BROADWAY (95D, 250)—Large, cheering rooms, suitable couple or two friends, Broadway room with connecting bedroom; elevator, electricity, telephone. Apt. 14, liverside 5010.

EAUTIFUL front room, \$60 month; next to bath; electricity; private residence, vicin-ty West 116th st., near 7th av.; references equired. F 20 Herald, Herald sq.

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BENNETT AV., 21 (181st st)—Attractive room, 1 or 2 business women; modern apt. 88-810. Wadeworth 2002, apt. 5.

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(figh-100th).

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apartment Mornint 230, Apartment II. 1001 steed room, adjoining bath; reasonable. SIMPSON, 248 Wadawogth av.
ARGE room, IBRID, beautiffully furnished, private bath, three closets, exclusive printer family: Riverside Drive, near STR St. rotternar. F 18 Herald, Herald sq.
NICE sunny furnished toom for business woman; every convenience; near subway, foreness exchanged. C 1715 Herald, Wash-moton Heights.

itVERSIDE DRIVE (in 90s).—Room in private home available to Christian business an who appreciates tasteful furnishings, fined surroundings and every convenience; ath, shower, phone, pienty of air and sunine; facing Hudson River; 255 weekly; iso suite (parlor and bedroom); references exhanged and essential. Phone 2684 Riveride or address R 175 Heraid, Heraid \*99.

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and the Jack & Jill Knitting Mill, a 85TH, 26 West.-Large rooms, with bath

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# FURNISHED ROOMS TO LET.

ELLERT. 181ST (455 Fort Washington av.)-Tw 182D, 570 West-Desirable outside room southern exposure; one block subway 2D ST., 605 W.—Desirable room, adjoint bath; reasonable; select. Call evening

S9TH, 562 W. (apartment 22),-Delightful alry room with refined young couple. Borough of Bronx. ATTRACTIVE, homelike room, one, gentlemen; private family; references.

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sq.

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TWO fine outside rooms. KANN, 1242 Madi-

# UNFURNISHED ROOMS WANTED

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DEPOT garage and taxi business, equipped with three cars: doing excellent business right price to cash buyer. Foir particulars write GEORGE P. CHALMERIS, 237 North Clinton st. East Orange, N. J.

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